

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jennifer Marie Figueroa  
Debtor

Case No. 18-03133-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Nov 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db  
5089164 +Jennifer Marie Figueroa, 3324 Hemlock Farms, Hawley, PA 18428-9115  
+Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040  
5089167 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
5089166 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
5089168 +Honorable Shannon Muir, 106 Shook Road, Suite 100, Hawley, PA 18428-7059  
5089172 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
5089169 +Michael F. Ratchford, Esq., Ratchford Law Group PC, 409 Lackawanna Ave Suite 320,  
Scranton, PA 18503-2059  
5089173 +NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099  
5089176 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5089160 EDI: CAPITALONE.COM Nov 12 2018 23:43:00 Capital One, 15000 Capital One Drive,  
Richmond, VA 23238  
5089159 +EDI: CAPITALONE.COM Nov 12 2018 23:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
5089162 +EDI: CHASE.COM Nov 12 2018 23:43:00 Chase Card Services, Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
5089163 +EDI: CHASE.COM Nov 12 2018 23:43:00 Chase Card Services, Po Box 15298,  
Wilmington, DE 19850-5298  
5089165 +EDI: CITICORP.COM Nov 12 2018 23:43:00 Citicards, Pob 6241, Sioux Falls, SD 57117-6241  
5089171 +EDI: MID8.COM Nov 12 2018 23:43:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
5089170 +EDI: MID8.COM Nov 12 2018 23:43:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709  
5089175 EDI: PRA.COM Nov 12 2018 23:43:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502  
5089845 +EDI: PRA.COM Nov 12 2018 23:43:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5089174 +EDI: PRA.COM Nov 12 2018 23:43:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021  
5089178 EDI: TDBANKNORTH.COM Nov 12 2018 23:43:00 TD Bank, N.A., 32 Chestnut Street,  
Po Box 1377, Lewiston, ME 04243  
5089179 EDI: TDBANKNORTH.COM Nov 12 2018 23:43:00 TD Bank, N.A., 70 Gray Rd, Portland, ME 04105  
5089181 EDI: TDBANKNORTH.COM Nov 12 2018 23:43:00 Td Banknorth, 32 Chestnut St,  
Lewiston, ME 04240  
5089180 EDI: TDBANKNORTH.COM Nov 12 2018 23:43:00 Td Banknorth, Attn: Bankruptcy, Po Box 1190,  
Lewiston, ME 04243  
5089182 EDI: TFSR.COM Nov 12 2018 23:43:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408  
5089177 +EDI: WTRRN BANK.COM Nov 12 2018 23:43:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
5089183 +EDI: TFSR.COM Nov 12 2018 23:43:00 Toyota Motor Credit Co, Po Box 9786,  
Cedar Rapids, IA 52409-0004

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5089161\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Kim M Diddio on behalf of Debtor 1 Jennifer Marie Figueroa kdiddio@diddiolaw.com,  
kdiddio@gmail.com;r52326@notify.bestcase.com  
Mark J. Conway (Trustee) PA40@ecfcbis.com,  
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Jennifer Marie Figueroa**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1976**

EIN --\_-----

Debtor 2

(Spouse, if filing)

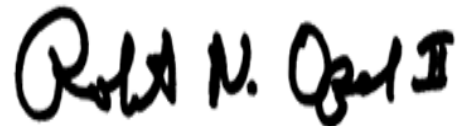
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-03133-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Jennifer Marie Figueroa  
aka Jennifer M Figueroa, aka Jennifer FigueroaBy the  
court:Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

November 12, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**